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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In Re: Melisa Perkins Miller

Chapter 13

Case No. _

Debtor.

Chapter 13 Plan

Address: Debtor 3011 Lakerun Circle, Memphis, TN 38119

Plan Payment:

Debtor Shall Pay: 445.00 Semi- Monthly

By: () Direct Pay _____

Or by: (X) Payroll Deduction Shelby County Government, 160 N. Main Street, Memphis, TN 38103

1. This Plan [Rule 3015.1 Notice]:

(A) Contains a Non-standard Provision [See provision 19]. (X) Yes () No

(B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim (X) Yes () No
[See provisions 7 and 8].

(C) Avoids a Security Interest or Lien. [See provision 12]. () Yes (X) No

2. Administrative Expenses: Pay Filing Fee and Debtor Attorney's Fee Pursuant to Confirmation Order.

3. Auto Insurance: () Included in Plan Or (X) Not Included in Plan if proof provided by Debtor

4. Domestic Support Paid By: () Debtor Directly () Wage Assignment () Trustee To: Monthly Pmt.

_____ ongoing payment begins _____

_____ Approximate arrearage _____

_____ ongoing payment begins _____

_____ Approximate arrearage _____

5. Priority Claims: Monthly Pmt.

_____ Amount _____

_____ Amount _____

6. Home Mortgage Claims: () Paid Directly by Debtor or () Paid by Trustee To: Monthly Pmt.

_____ ongoing payment begins _____

_____ Approximate arrearage _____ Interest _____

_____ ongoing payment begins _____

_____ Approximate arrearage _____ Interest _____

7. Secured Claims [Retain Lien 11 U.S.C. §1325 (a)(5)]: Collateral Value Interest Rate Monthly Pmnt.

8. Secured Automobile Claims for Debt Incurred Within 910 Days of Filing, and Other Secured Claims for Debt Incurred Within One Year of Filing [Retain Lien 11 U.S.C. §1325 (a)(5)]:

	Collateral Value	Interest Rate	Monthly Pmnt.
Credit Acceptance (2013 Nissan Maxima)	\$ 20,900.00	0.00%	\$411.00
I Finance (2012 Toyota Camry)	\$ 17,500.00	0.00%	\$344.00

9. Secured Claims for Which Collateral Will Be Surrendered; Stay Is Terminated Upon Confirmation for the Limited Purpose of Gaining Possession and Commercially Reasonable Disposal of Collateral:

Prestige Financial	Collateral	2012 Toyota Camry
	Collateral	

10. Special Class Unsecured Claims:

	Collateral Value	Interest Rate	Monthly Pmnt.
City of Memphis (ticket)	\$ 95.00	0.00%	lump
Waterview Apartments (rent thru August)	\$ 1,326.00	0.00%	\$50.00

11. Student Loan Claims and Other Long Term Claims:

Dept. Of Education / Navient	(X) Not Provided For	() General Unsecured Creditor
AES	(X) Not Provided For	() General Unsecured Creditor
Access Receivables	(X) Not Provided For	() General Unsecured Creditor

12. The Judicial Liens or Non-possessory, Non-purchase Money Security Interests Held by the Following Creditors Are Avoided to the Extent Allowable Pursuant to 11 U.S.C. §522(f):

13. Absent a Specific Court Order Otherwise, All Timely Filed Claims, Other than Those Specifically Provided for Above, Shall Be Paid as General Unsecured Claims.

14. Estimated Total General Unsecured Claims: _____.

15. The Percentage to Be Paid to Non-priority, General Unsecured Claims Is: () _____ ;
Or (X) Trustee Shall Determine the Percentage to Be Paid after Passage of Final Bar Date.

16. This Plan Assumes or Rejects Executory Contracts:

Progressive Leasing	(X) Assume	() Reject
Waterview Apartments	(X) Assume	() Reject

17. Completion: Plan shall be completed upon payment of the above, approximately 60 months.

18. Failure to Timely File a Written Objection to Confirmation Shall Be Deemed Acceptance of Plan.

19. Non-standard Provisions:

For the purposes of provision 8, all collateral will be assumed to have exceeded the time limits set forth in the hanging paragraph following § 1325(a)(9), unless the debtor is in possession of the original contract

Any Non-standard Provision Stated Elsewhere Is Void.

20. Certification: This Plan Contains No Non-standard Provisions Except Those Stated in Provision 19.

/s/ Jimmy E. McElroy TN Bar #011908
Debtor's Attorney's Signature

Date August 6, 2019

